CLAIMS

What is claimed is:

1. A method, comprising:

5   arranging, via an online purchasing system, for a buyer to obtain a product
from a retailer for a first price to be paid by the buyer;

providing a redemption code to the buyer, the redemption code comprising
sixteen numerals readable by a card authorization terminal of a point of sale
device;

10   setting an available balance associated with the redemption code to be an
amount based on at least one of the first price and a second price to be provided to
a retailer from whom the buyer obtains the product.

2.   The method of claim 1, wherein the online purchasing system is an entity
15   that is not operated by the retailer.

3.   The method of claim 1, further comprising:

communicating to a credit card transaction processing corporation the
available balance associated with the redemption code.

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4.   The method of claim 3, further comprising:

communicating to a credit card transaction processing corporation an
expiration date associated with the redemption code.

25   5.   The method of claim 4, further comprising:

determining an expiration date for the redemption code, based on the time
the buyer arranged to obtain the product; and

associating the expiration date with the redemption code.

30   6.   The method of claim 1, further comprising:

providing a plastic card in a shape and size of a credit card to the buyer, the plastic card having a magnetic stripe, wherein the magnetic stripe has the redemption code encoded thereon.

5   7.   The method of claim 1, further comprising:

determining the available balance to be associated with the redemption code.

8.   The method of claim 7, wherein determining the available balance

10   comprises:

determining the retailer from whom the buyer will obtain the product;

determining a retail price at which the buyer sells the product;

determining an applicable tax that the retailer will apply to a sale of the product; and

15   setting the available balance to be an amount based on the retail price and the applicable tax.

9.   The method of claim 7, wherein determining the available balance comprises:

20   determining, based on a previous agreement between the purchasing system and the retailer from whom the buyer will obtain the product, a second price to be paid to the retailer for the product once the buyer obtains the product from the retailer; and

setting the available balance to be at least the second price.

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10.   The method of claim 1, wherein the product comprises a plurality of products and the first price comprises a total price to be paid by the buyer for the plurality of products.

11. The method of claim 1, wherein the product comprises a plurality of products and the second price to be provided to the retailer comprises a total price for the plurality of products.

5 12. The method of claim 1, further comprising:

receiving a payment identifier from the buyer; and

charging the buyer for the first price using the payment identifier.

13. The method of claim 12, further comprising:

10 associating in memory the payment identifier with the redemption code.

14. The method of claim 1, further comprising:

determining an expiration date for the redemption code, based on the time the buyer arranged to obtain the product; and

15 associating the expiration date with the redemption code.

15. The method of claim 14, wherein the first four numerals of the redemption code identify the purchasing system such that a credit card transaction processing corporation, upon receiving a request to authorize a transaction associated with the

20 redemption code, may recognize the redemption code as being associated with the purchasing system and route the request to the purchasing system.

16. The method of claim 15, further comprising:

receiving, from the credit card transaction processing corporation, a request

25 to authorize the transaction associated with the redemption code, the request including a transaction purchase total.

17. The method of claim 16, further comprising:

determining the available balance associated with the redemption code;

30 determining the expiration date associated with the redemption code;

determining a current time; and

communicating, to the credit card transaction processing corporation, an authorization for the transaction if the current time is not after the expiration date and the transaction purchase total is not more than the available balance.

5   18.   The method of claim 17, further comprising:

setting, after authorizing the transaction, the available balance to zero.

19.   The method of claim 1, further comprising:

determining that the buyer has obtained the product from the retailer; and

10   setting the available balance to zero.

20.   An apparatus, comprising:

a processor, and

a storage device that stores a program for directing the processor;

15   the processor being operative with the program to:

perform the method of claim 1.

21.   A computer readable medium encoded with instructions for directing a processor to:

20   perform the method of claim 1.

22.   A method comprising:

obtaining a plurality of financial account identifiers, each financial account identifier identifying at least one of a credit, debit and charge account;

25   associating one of the financial account identifiers with a customer;

setting the available balance associated with the financial account identifier to be an amount based on an expected purchase total of a transaction to be completed by the customer.

30   23.   The method of claim 22, wherein at least one of the financial account identifiers comprises sixteen numerals recognizable by a card authorization

terminal of a point of sale device as identifying at least one of a credit, debit and charge account.

24.   The method of claim 22, wherein the financial account identifier identifies a credit account and the available balance comprises an available amount of credit associated with the account.

25.   The method of claim 22, wherein the financial account identifier identifies a debit account and the available balance comprises an available amount of funds associated with the account.

26.   The method of claim 22, further comprising:
        determining that the customer has completed the transaction; and
        setting the available balance associated with the financial account identifier to be zero.

27.   The method of claim 26, further comprising:
        determining that the customer is to complete a second transaction;
        determining an expected purchase total for the second transaction; and
        setting the available balance associated with the financial account identifier to be an amount based on the expected purchase total for the second transaction.

28.   An apparatus, comprising:
        a processor, and
        a storage device that stores a program for directing the processor;
        the processor being operative with the program to:
            perform the method of claim 22.

29.   A computer readable medium encoded with instructions for directing a processor to:
            perform the method of claim 22.